

Amendments To The Claims

Claim 1 (original): A method for detecting dollar threshold transactions comprising:

obtaining identity information relating to an identity of a customer who purchases a financial transaction;

comparing said financial transaction with zero or more previous financial transactions that occurred on a same day as said transaction and that comprise said identity information;

determining whether a total dollar value of said transaction and said previous financial transactions equals or exceeds a threshold amount;

capturing additional information and storing said additional information if a result of said determining step was affirmative; and

generating a report that comprises said identification information, and said additional information.

Claim 2 (original): The method of Claim 1 wherein said previous financial transactions are stored in a database.

Claim 3 (original): The method of Claim 1 wherein said threshold amount is \$3,000.

Claim 4 (original): The method of Claim 1 wherein said report comprises a USPS Form 8105-A.

Claim 5 (original): A method for detecting reportable dollar threshold

transactions comprising:

- storing daily transactions for financial transactions in a database;
- aggregating records by customer identifying information;
- summing said records from said aggregating step to produce a total dollar

value;

- comparing said total dollar value with a threshold; and
- if said total dollar value is greater than or equal to said threshold,

- generating a second record of all said records from said summing

step; and

- storing said second record for reporting; and

- reporting said second record to a controlling entity.

Claim 6 (original): The method of Claim 5 wherein said threshold is \$10,000.

Claim 7 (original): The method of Claim 5 wherein the controlling entity is the United States Department of the Treasury.

Claim 8 (original): A method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

- requesting digitized images of money orders from a clearing entity;

- forwarding said images to review workstations;

- analyzing said images to determine whether reporting was required;

- determining whether an employee was compliant in reporting; and

- generating a report to a field manager that advises said field manager of non-compliance of said employee.

Claim 9 (original): The method of Claim 8 wherein said analyzing step further

comprises:

determining whether a dollar value represented by said images exceeds a total dollar threshold amount.

Claim 10 (original): The method of Claim 8 wherein said analyzing step further comprises:

determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day.

Claim 11 (original): A method for detecting suspicious transactions comprising:
examining digitized images of transactions in a plurality of workstations;
and

determining whether a condition is satisfied that indicates money laundering activities occurred.

Claim 12 (original): The method of Claim 11 further comprising:
completing a form indicating suspicious circumstances if a customer purchased a plurality of previous financial transactions with a regular frequency.

Claim 13 (original): The method of Claim 11 further comprising:
completing a form indicating suspicious circumstances if a customer worked with a second customer to purchase a dollar amount of a plurality of previous financial transactions in a manner intended to result in a total dollar value less than a threshold amount.

Claim 14 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images indicate multiple financial

transactions originated from different post offices in a geographic area.

Claim 15 (currently amended): The method of Claim 11 wherein said condition comprises:

determining whether a plurality of images ~~indicate~~indicating multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts.

Claim 16 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images bear no payees.

Claim 17 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images bear no endorers.

Claim 18 (original): A method for detecting suspicious transactions comprising:
analyzing sales data to detect whether financial transactions have been purchased in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold value.

Claim 19 (original): The method of Claim 18 wherein said threshold value is \$2000.

Claim 20 (original): A method of detecting suspicious financial transactions comprising:
comparing a transaction to a plurality of transactions stored in a database;
determining whether said transaction matches said plurality of

transactions based on a match of a sender's name and zip code;

summing a total dollar amount of said plurality of transactions matched
in said determining step;

advising a sales associate and disabling said transaction if a result of said
summing step exceeds a dollar threshold.

Claim 21 (original): The method of Claim 20 wherein said threshold value is
\$2000.